



State of Connecticut

HOUSE OF REPRESENTATIVES STATE CAPITOL

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Monday, April 6, 2015

Testimony in support of H.B. 7038 - AN ACT CONCERNING THE ESTABLISHMENT OF TAX-FREE ACCOUNTS TO PROVIDE FOR DISABILITY RELATED EXPENSES PURSUANT TO THE FEDERAL ACHIEVING A BETTER LIFE EXPERIENCE ACT.

Senator Fonfara, Representative Berger, Senator Frantz, Representative Davis, and the entire membership of the Finance, Revenue and Bonding Committee, thank you for allowing me to testify in support of **H.B. 7038 - AN ACT CONCERNING THE ESTABLISHMENT OF TAX-FREE ACCOUNTS TO PROVIDE FOR DISABILITY RELATED EXPENSES PURSUANT TO THE FEDERAL ACHIEVING A BETTER LIFE EXPERIENCE ACT**. This bill seeks to enable the establishment of tax-free accounts to pay disability related expenses pursuant to the federal Achieving A Better Life Experience (ABLE) Act. This bill is very similar to H.B. 5099, which I co-introduced earlier this legislative session.

It is time to recognize the additional living costs associated to those living with disabilities. This legislation would provide more autonomy to those who have disabilities by creating a system in which a disabled individual, or one's family, can finance the higher cost of living with a tax free savings account. It is imperative to note that this legislation does not replace current benefits an individual may be receiving. However, this account will be used to supplement current benefits.

Furthermore, in order for one to utilize such an account the expense must be categorized as a "qualified disability expense." For instance, monies coming from this specific account would need to be allocated for travel, education, housing, living assistance fees and other life expenses. Additionally, an individual is limited to just one of these tax free savings accounts.

It is imperative that the State of Connecticut follow the Federal Government's lead on this initiative and pass this legislation. The framework for a better life experience has been created, but it is up to us to implement it. We must give parents this option in order to increase the quality of life for their children.

Thank you for your consideration in this matter.

Sincerely,

A handwritten signature in cursive script, reading "Christy M. Carpino".

Christy Carpino
State – Representative – 32nd District